UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF VIRGINIA Richmond Division

IN RE:)
) CASE NO. 14-33635-KLF
David Paschal Makhanlall)
Savitri Devi Makhanlall Debtor(s))
) CHAPTER 13
)
)
)

RESPONSE TO OBJECTION TO PLAN

Now comes the Debtor(s) in this matter, by counsel, and as and for Debtor(s) Response to the Trustee's Objection filed on 08/12/2015 to the Debtor(s)' Chapter 13 Plan says as follows:

- 1. That they admit the allegations set forth in paragraphs 1, 2, and 5 of the Objection.
- 2. That they deny the allegations set forth in paragraphs 3, 4 and 6 of the Objection and state as follows:
 - a. That their previously confirmed plan paid \$545.00 per month for 60 months for a total plan funding of \$32,700.00.
 - b. That the previous and current monthly budget as stated on Schedules I and J is \$484.00 per month.
 - c. That the plan currently before the court for confirmation pays \$545.00 for the first 11 months and then pays \$600.00 per month for the remaining 49 months for a total plan funding of \$35,395.00.
 - d. Both plans provide a 36% dividend to the unsecured creditors.

WHEREFORE, Debtor(s) respectfully move the Court that the Plan be confirmed.

Respectfully submitted:

David Paschal Makhanlall Savitri Devi Makhanlall BY: /s/ Richard J. Oulton Counsel Richard J. Oulton, VSB#29640 America Law Group, Inc. 2312 Boulevard Colonial Heights, VA 23834 Phone: (804) 520-2428

Certificate of Service

I certify that on August 13, 2015, I sent a true copy of the foregoing Answer by ECF transmittal, first class mail, postage prepaid, via e-mail or fax to the following parties:

Carl M. Bates By ECF Transmission

> /s/ Richard J. Oulton Richard J. Oulton